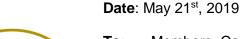
FLOOR ALERT



STATE FARM

LIBERTY MUTUAL INSURANCE

> PROGRESSIVE MERCURY

> > NATIONWIDE

NAMIC

To: Members, California State Assembly

From: Personal Insurance Federation of California

Pacific Association of Domestic Insurance Companies

Re: AB 38 (Wood) Fire safety: State Wildfire Preparedness Board: Fire Hardened

Homes Revolving Loan and Rebate Fund.

Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents five of the nation's largest insurance companies (State Farm, Liberty Mutual Insurance, Progressive, Mercury, and Nationwide as well as associate member NAMIC) who write personal line auto and home insurance in California. Membership of the Pacific Association of Domestic Insurance Companies, is comprised of about a dozen property and casualty insurers domesticated in California.

PIFC and PADIC have long supported legislation to develop model defensible space programs and improved building standards that promote positive action by homeowners, contractors and local government to reduce risk and improve the resiliency of our communities.

The 2017 and 2018 wildfires were the largest and most destructive in California's history. The insurance industry has been working diligently to help customers rebuild their homes, replace their personal property, and return to their lives. Further, PIFC and PADIC member companies are committed to supporting policies that help reduce the risks associated with devastating wildfires that have become part of California's "new normal".

Towards that end, PIFC and PADIC are pleased to support AB 38 (Wood) and urges your "aye" vote. This bill will establish regional community fire protection counsels that create and review community fire protection plans, perform and enforce defensible space inspections and provide technical expertise and assistance to land owners. In addition, it will provide a fund (the Fire Hardened Homes Revolving Loan *Fund*) to provide financial help for home owners to retrofit homes for fire.

If you have any questions regarding our position, please contact Seren Taylor at (916) 442-6646.

CC: Assemblymember Jim Wood, Author Suzanne Sutton, Consultant, Assembly Republican Caucus Melissa Immel, Deputy Legislative Secretary, Office of the Governor Michael Martinez, Senior Deputy Commissioner and Legislative Director, California Department of Insurance